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6 **IN THE UNITED STATES BANKRUPTCY COURT**
7 **FOR THE WESTERN DISTRICT OF WASHINGTON**

8
9 In re:

CHAPTER 13 PROCEEDING
NO.19-10589

10 EDITHA B. BERNARDO

11 Debtor.

DEBTOR'S DECLARATION TO AVOID
LIEN OF CREDIT INTERNATIONAL
CORPORATION

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14 I, Editha B. Bernardo under the penalty of perjury, hereby declare:

- 15 1. I am the Debtor in the above-named action.
- 16 2. I initially filed for relief under Chapter 13 of the Bankruptcy Code on February 21, 2019.
- 17 3. I am the owner of a parcel of real estate property located at 11517 28th Avenue NE, Unit D,
18 Seattle, WA 98125.
- 19 4. On the date of filing, the value of my home was \$452,000.00 per Schedule A of our
20 Bankruptcy petition.
- 21 5. The senior lienholder, Champion Mortgage, holds a reverse mortgage, which was
22 approximately \$328,000.00 at the time of filing. There is a judgment lien of approximately
23 \$514.36 from Credit International Corporation.
24

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26 Declaration - 1

27 **ADVANTAGE LEGAL GROUP**
12207 NE 8TH STREET
BELLEVUE, WA 98005
Tel: 425-452-9797
28 Facsimile: 425-440-7681

1 6. I claimed a homestead exemption of on Schedule A of our Bankruptcy petition. Furthermore,
2 there is no equity after the first deed of trust is paid in full and the claimed homestead
3 exemption.

4 7. On or around March 7, 2011, Credit International Corporation obtained a judgment against
5 me, in King County Superior Court, in the amount of approximately \$514.36 per Case
6 Number: 105-11605. Credit International Corporation obtained a judgment lien against the
7 real property located at 11517 28th Avenue NE, Unit D, Seattle, WA 98125.
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9 8. Signed under the penalty of perjury in King County, Washington.

10
11 /s/ Editha B. Bernardo
12 Editha B. Bernardo

May 23, 2019